

What is claimed is:

1. An apparatus adapted for engagement with an elongated tubular formwork form element comprising:
 - 5 an insert panel, wherein the panel has at least one substantially straight or flat surface, wherein the panel has at least one end having a male engagement portion, and wherein the male engagement portion is adapted to engage a matching female engagement portion on the elongated tubular formwork form element.
- 10 2. The apparatus of Claim 1, wherein the panel has two ends and a male engagement portion at each end.
3. The apparatus of Claim 1 or Claim 2, wherein the male engagement
15 portion comprises one or more of an engagement fin, projection, finger or lip.
4. The apparatus of any of Claims 1-3, wherein the male engagement portion is T-shaped, P-shaped, H-shaped, or Y-shaped.
- 20 5. The apparatus of any of Claims 1-4, wherein the panel has one substantially straight or flat surface and is a formwork wall panel.
6. The apparatus of any of Claims 1-4, wherein the panel has two substantially straight or flat surfaces residing at an angle relative to each other
25 and is a formwork corner panel.
7. The apparatus of Claim 6, wherein the angle ranges from being substantially perpendicular to curvilinear.
- 30 8. The apparatus of any of Claims 1-4, wherein the panel has perforations.

9. A building having walls formed in part by the apparatus of any of Claims 1-8.
- 5 10. A method of finishing a plurality of elongated tubular form elements, comprising the step of mating an insert panel of any of Claims 1-8 with at least one of the elongated tubular form elements.